

From Ocean Communities

HOW TO PROTECT YOUR VALUABLES WHILE ON VACATION

By Joseph J. Chapin
President and CEO
Ocean Communities Federal Credit Union

Whether you're adventuring down the Amazon or relaxing at Old Orchard Beach, summer time means vacation time.

As President of Ocean Communities Federal Credit Union, I'd like to share a few tips that will safeguard your valuables, increase your peace of mind and let you enjoy your vacation a little more.

While you're on vacation, the bad guys are *not*. You've no doubt heard about identity theft, online security and "phishing" scams. They're legitimate threats — but so are pickpockets, burglars and thieves. The idea of pickpockets may sound old fashioned, but any police officer can tell you, they're still around. And these days, they're just as interested in stealing your identity as your cash and credit cards. So it pays to be vigilant, especially in crowds. Make sure your wallet, purse, camera bag and other valuables are always protected from sticky fingers.

Before you leave, make photocopies of everything important in your wallet: driver's license, credit and debit cards and the like. Then clean out your wallet, removing anything you're not likely to need while on vacation. That includes your social security card, and anything that contains your SSN. Leave them in a safe place at home, or in your safe deposit box. Jot down the phone numbers you'll need to alert your credit card companies if your card has been lost or stolen. Keep a copy with you, but not in your wallet.

Carry just one or two credit (or debit) cards. Leave the rest at home. Chances are, you won't need your Home Depot card when you're vacationing.

Here are a few other things you might leave at home:

- Cash. Good old traveler's checks offer more protection. Many banks and credit unions, like Ocean Communities, offer them at low or no cost.
- Your checkbook, if you won't be using it.
- Your laptop. It not only contains valuable financial information about you, it's a magnet for thieves, especially overseas. (Besides, aren't you supposed to be on vacation?) If you simply can't bear to be without it, make sure it's locked in the hotel safe when not in use. Never leave your laptop in your room. A dishonest hotel employee could steal it — or worse, sell your personal information to identity thieves.

Advise the financial institution that issues your credit/debit cards that you're going away and may use the card more often, and in different places, than usual. That way your vacation spending, especially overseas purchases, won't trigger their fraud-detection alert system.

After you've taken these simple suggestions, relax and enjoy your hard-earned vacation time. You've taken several important steps to improve your security. Now you can concentrate on having fun!

